

Monthly Budget



CRAIG DACY
FINANCIAL COACHING

Monthly Take-Home Pay

CHARITY

Spent

Budgeted

Tithe

Charity & Offerings

10 - 15%

SAVING

Spent

Budgeted

Emergency Fund

Retirement Fund

College Fund

10 - 15%

HOUSING

Spent

Budgeted

First Mortgage/Rent

Second Mortgage

Real Estate Taxes

Repairs/Maint.

Association Dues

25 - 35%

UTILITIES

Spent

Budgeted

Electricity

Gas

Water

Trash

Phone/Mobile

Internet

Cable

5 - 10%

FOOD

Spent

Budgeted

Groceries

Restaurants

5 - 15%

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CLOTHING	Spent	Budgeted
Adults		
Children		
Cleaning/Laundry		
	2 - 7%	

TRANSPORTATION	Spent	Budgeted
Gas & Oil		
Repairs & Tires		
License & Taxes		
Car Replacement		
	10 - 15%	

MEDICAL/HEALTH	Spent	Budgeted
Medications		
Doctor Bills		
Dentist		
Optometrist		
Vitamins		
	5 - 10%	

INSURANCE	Spent	Budgeted
Life Insurance		
Health Insurance		
Homeowner/Renter		
Auto Insurance		
Disability Insurance		
Identity Theft		
Long-Term Care		
	10 - 25%	

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PERSONAL	Spent	Budgeted
Child Care/Sitter		
Toiletries		
Cosmetics/Hair Care		
Education/Tuition		
Books/Supplies		
Child Support		
Alimony		
Subscriptions		
Organization Dues		
Gifts (Including Christmas)		
Replace Furniture		
Pocket Money (His)		
Pocket Money (Hers)		
Baby Supplies		
Pet Supplies		
Music/Technology		
Miscellaneous		
	5 - 10%	

RECREATION	Spent	Budgeted
Entertainment		
Vacation		
	5 - 10%	

DEBTS	Spent	Budgeted
Car Payment 1		
Car Payment 2		
Credit Card 1		
Credit Card 2		
Credit Card 3		
Credit Card 4		
Credit Card 5		

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DEBTS	Spent	Budgeted
Student Loan 1		
Student Loan 2		
Student Loan 3		
Student Loan 4		
	5 - 10%	

TAKE-HOME PAY

CATEGORY TOTALS

ZERO BALANCE